

# NEWS RELEASE

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## **Two Former Bank Employees Charged in Unrelated Fraud Schemes**

Springfield, IL - Rodger A. Heaton, United States Attorney for the Central District of Illinois, announced that two former bank employees have been charged with bank fraud in separate, unrelated criminal informations filed today in federal court in Springfield.

In the first information, Roger L. Wilson, age 59, of Mt. Sterling, Illinois, is charged with defrauding Farmers State Bank and Trust Company of more than \$1,000,000. According to the information, Wilson was executive vice-president at the time of the alleged fraud, from 1983 until June 21, 2004. Wilson allegedly created an accounts receivable account at the bank, then debited this account when he withdrew cash. The information alleges Wilson was able to hide his scheme prior to an examination by the Federal Deposit Insurance Corporation or other review by debiting loan balances of legitimate accounts to eliminate the accounts receivable balance. After the review, Wilson allegedly reversed the transactions.

Another information filed today charges Joy L. Lloyd, 50, of New Berlin with defrauding the Bank of Springfield of more than \$375,000 while she was employed as a mortgage lender. The information alleges that from 1995 through August 2005, Lloyd created fraudulent mortgage loans and used the proceeds for her personal use.

If convicted, the statutory penalty for the offense of bank fraud is 30 years in prison and a fine of up to \$1,000,000. The defendants may also be ordered to pay restitution to the respective banks. Both will be given court dates to appear in federal court in Springfield, Illinois.

(More)

Members of the public are reminded that an information is merely an accusation; the defendants are presumed innocent unless proven guilty.

Both cases are the result of investigations by the Federal Bureau of Investigation and are being prosecuted by Gregory M. Gilmore, Assistant U.S. Attorney, of the Springfield division.

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